
PRICE 1d

PRICE 10s.

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REAL ESTATE INVESTMENT
 is a Policy issued by the
MUTUAL LIFE ASSOCIATION OF
AUSTRALASIA.

REVISED BYLAWS have enabled the Directors to
 NEW FORM, therefore it was more timely, simply,
 by than the old, and is now used by this Associa-
 it is believed.

FREE FROM CONDITIONS

are guaranteed by the acceptance of any other Life
 Assurance Office in the World.

ACCUMULATED BONUSES UNDER
TABLES C and D
 is a system of insurance by which the Association, by its
 increasing surplus power can take popular and suc-
 cessful advantage of the fact that the surplus of a
 company of "THE PERFECT INVESTMENT,"
 will participate.

J. C. REMINGTON, General Manager.
 Principal Office :
 George-street, Wynyard Square, Sydney.

Lost and Found.

COOPER'S Patent Sewing Machine for the best
 APPOINTMENT
 WITHING, who found Collier Doug. Friday's Mail,
 and the same day, at the same place.
 WATCH, and changed his name, to
 F. J. J. and shipped to Paris.

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—

THE EAST 109 BITE STREET

AT THE MARK, 199 FIFTH STREET,
by
HENRY HARRIS and COMPANY,
LATE
HARRIS and ACKMAN,
—
THIS DAY

MONDAY, 21st DECEMBER, at 11 a.m.

ATTRACTIVE OPEN and DISPLAYED SHIPMENT

CHRISTMAS NOVELTIES,

in

ELECTROPLATED WARE, GLASS, CHINA, and

EARTHENWARE,

comprising

ELECTROPLATED Fruit, Pickles, Tea and Coffee
Services, Egg Frames, Plates and Biscuits, Jellies, Cakes
and Fruit Baskets, Fruit Trays, Lowest Baskets, Egg
Baskets, Sugar and Fruit Plates, English Dish
sugar stands, Handled Fruit, Creams, Combination and
Breakfast Trays, &c.

GROVE ASSORTMENT OF CHINA ORNAMENTS,
selected with elegant taste and judgment

[illegible]

(Inspection on HOWARD SMITH'S WHARF,
 and other places on OCEAN GROUNDS.)
 TUESDAY AFTERNOON, at 2.30 o'clock,
 SUPERIOR
 COYALMANE MATE, FURNITURE,
 CYCLOMOTOR, MIRRORS, &c.
 CATALOGUES of Sales for the week obtainable at the
 Auctioneers, or posted on application.
HENRY HARRIS and COMPANY,
 LATE
HARRIS and ACKMAN,
 AUCTIONEERS and VALUATORS,
 129 FIFTY-STREET.
**THIS DAY, MONDAY, DECEMBER 21,
 AT 11 A.M.**
FOR UNRESERVED SALE BY AUCTION.
 On the Premises,
 112 KING-STREET, CITY.

Under instructions from
J. R. CANNON
HOSHOPTINGS, SEWMAKERS, SEWING, WIND-
UP-TOYS, ELECTRIC LAMPS, ETC.
HENRY HARRIS and CO. (late Harris and Ackman)
will sell above items, on the premises
of KING-STREET, ATLANTA, THIS DAY, MONDAY
the 25th DECEMBER.
TERMS, CASH.
IMPORTANT PRELIMINARY NOTICE.
SPRING UPON US SUDDENLY.
ANOTHER AUCTION SALE THIS YEAR.
KANSAS BOXES FOR CITY AND COUNTRY BUYERS
DEALERS, ETC.
TO-DAY and TO-MORROW
Respected Dealers of a wide variety in heavy packing
and setting to our LARGE KALEDOONS
THE EXTREMELY ELEGANT CONTENTS
of a Well-furnished Residence and Office,
In time order.

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nla.news-page13

RESULTS ARE THE STRONGEST CONVINCERS!

Our advertisements only in the newspapers—lay out, no other way. The results are the strongest convancers. We have been in the business for over 20 years, and we have never been out of the business. We have been in the business for over 20 years, and we have never been out of the business. We have been in the business for over 20 years, and we have never been out of the business.

WE HAVE JUST OPENED A FRESH STOCK OF CHRISTMAS GOODS. THE LATEST AND MOST FASHIONABLE NOVELTIES IN MEN'S MERCERY.

OUR LOWEST PRICED LINE IS PERMANENTLY.

HARD FELT HATS FOR 4s 6d.

WE THINK THAT THE NICEST HATS EVER OFFERED FOR THE MONEY, AND AN EARLY INSPECTION IS NECESSARY, AS, ALTHOUGH WE HAVE A LARGE STOCK, THEY CAN'T LAST LONG.

SPECIAL LINES IN TENNIS SHIRTS.

THESE HAVE BEEN SPECIALLY IMPORTED FROM LONDON. THEY COME IN ALL STYLES, COLORS, AND TEXTURES. THEY ARE THE LATEST AND MOST FASHIONABLE NOVELTIES IN MEN'S MERCERY. WE HAVE A LARGE STOCK, AND AN EARLY INSPECTION IS NECESSARY, AS, ALTHOUGH WE HAVE A LARGE STOCK, THEY CAN'T LAST LONG.

FASHIONABLE NOVELTIES IN GENTLEMEN'S SCARVES. AND HOLD A VERY LARGE AND ASSORTED STOCK. IT IS NECESSARY FOR US TO SAY ANYTHING IN PARTICULAR ON THE SUBJECT OF WHITE SHIRTS.

EVERYBODY WANTS WHITE SHIRTS, AND EVERYBODY WANTS THEM TO LAST. WE HAVE A LARGE STOCK, AND AN EARLY INSPECTION IS NECESSARY, AS, ALTHOUGH WE HAVE A LARGE STOCK, THEY CAN'T LAST LONG.

FIT, FINISH, AND DURABILITY.

WE DON'T KEEPER SHIRTS. ALL OUR STOCK COMES FROM THE LATEST AND MOST FASHIONABLE NOVELTIES IN MEN'S MERCERY. WE HAVE A LARGE STOCK, AND AN EARLY INSPECTION IS NECESSARY, AS, ALTHOUGH WE HAVE A LARGE STOCK, THEY CAN'T LAST LONG.

THE STRAND MERCERY BAZAAR. CORNER OF GEORGE-STREET AND STRAND.

WATERBURY WATCH COMPANY.

A. SAUNDERS, JEWELLER, OUR DEPOT.

DIRECT FROM OUR FACTORY TO THE PURCHASER. NO WHOLESALE HOUSE PROFITS TO LAY ON, NO AGENT'S PROFITS TO ADD.

THE OLD FAVORITE, 12s 6d. NOW 10s 6d.

GENT'S IMPROVED SHORT-WIND RAILWAY GUARDS, JEWELLED.

THIS 15s WATCH WE SPECIALLY RECOMMEND.

GENT'S SERIES J, 12s 6d. NOW 10s 6d.

GENT'S SERIES K, 12s 6d. NOW 10s 6d.

GENT'S SERIES L, 12s 6d. NOW 10s 6d.

GENT'S SERIES M, 12s 6d. NOW 10s 6d.

GENT'S SERIES N, 12s 6d. NOW 10s 6d.

GENT'S SERIES O, 12s 6d. NOW 10s 6d.

GENT'S SERIES P, 12s 6d. NOW 10s 6d.

GENT'S SERIES Q, 12s 6d. NOW 10s 6d.

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GENT'S SERIES T, 12s 6d. NOW 10s 6d.

GENT'S SERIES U, 12s 6d. NOW 10s 6d.

GENT'S SERIES V, 12s 6d. NOW 10s 6d.

GENT'S SERIES W, 12s 6d. NOW 10s 6d.

GENT'S SERIES X, 12s 6d. NOW 10s 6d.

GENT'S SERIES Y, 12s 6d. NOW 10s 6d.

GENT'S SERIES Z, 12s 6d. NOW 10s 6d.

GENT'S SERIES AA, 12s 6d. NOW 10s 6d.

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GENT'S SERIES BO, 12s 6d. NOW 10s 6d.

Public Companies.

THE UNION BANK OF AUSTRALIA.

ESTABLISHED 1857. INCORPORATED 1880.

PAID-UP CAPITAL £1,000,000.

RESERVE FUND £250,000.

REVENUE £100,000.

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THE UNITED INSURANCE COMPANY, Limited.

HEAD OFFICE: CORNER GEORGE AND RUSSELL STREETS, SYDNEY.

PAID-UP CAPITAL £1,000,000.

RESERVE FUND £250,000.

REVENUE £100,000.

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Madre, Trebelli and her consent

... at Auckland on their way to San Francisco, who paid for the grade."

[illegible]

entertainment in our business columns because the Columbia bicycle is well worth pursuing, because it shows the connection that the make has secured, but because it also shows the idea of the hold cycling has upon the leading people of society.

E. PARSONS V. MARTIN MATCH.

DEFEAT OF PARSONS.
MELBOURNE, Sunday.
 The match between E. Parsons and Martin Match was a very close one, and the result was a defeat for Parsons.

over one mile, five miles, and ten miles for two out of three, for a total of \$255, came off it. Kilda broke yesterday afternoon in the lot of about 15,000 persons, and under favourable conditions. Both were confident of success. The general opinion was that Parsons would win the event and Martin would win the five and ten but Martin proved his superiority by beating on the post for the one-mile race and by the five miles race easily. Parsons admits defeat, and did not contest the ten-mile race. As usual in unplaced scratch races the encouragement resolved itself into a one-lap

A couple of hundred yards from home Parsons led of about a length, but Martin, with some effort, got up in the last few yards and won by half a wheel. Time, 3 minutes 23 1/2 seconds. The times for the different laps were—36 seconds; first lap, 1 minute 9 seconds; 2, 2 minutes 57 seconds; third lap, 41 3-5.

Martin rode a Redcat machine geared to 92. In the five-mile event was perfect. Par- the assistance of two quads, two triplets, tandems. Martin had the assistance of a let and two tandems five men in charge of machines aroused enthusiasm by the

which they took up the running scarcely being lost in making the changes. Martin's machine; but Parsons, on the other hand, was out of distress at an early stage, and by the time the journey had been reeled off Martin of half a lap. From this point the issue is in doubt. Martin under easy steam re-loaded in comfort, while Parsons pulled up at home in a state of exhaustion. Martin's five miles was 10 minutes 23 seconds. Finally Martin tackled the 10 miles against the clock, and finished in 23 minutes 4-5 seconds, entering the journey in 21 minutes 23-4-5. His pacing was again perfect. In the distance race Martin rode a machine which was a good deal better than the

ride Martin, without leaving the track, took the place among the leaders in a scratch race. Commencing the last lap away from the others with a fine sprint to keep the speed up, and this enabled him to score a win. The other events on the program did not excite much interest. O. S. Frowse won the Second and Third Class Handicap by a rom M. P. Stevenson, with J. W. Miller fourth won the St. Kilda Wheel Race of 20 two lengths from F. Taylor, with M. J. third.

In conclusion of the five-mile open bicycle race, Kilda yesterday afternoon, Kellow, who

ded as a favourite for the event, found that he had been tampered with. A piece of lead was wound round the hub of the back wheel such a way as to check the easy running of the wheel, and the bearings appeared to have been tampered with.

The race was won by Porta in 12 minutes 12 seconds, Middleton being second, Kellow third and McLean fourth.

ADELAIDE CYCLING CARNIVAL.
ADELAIDE, Sunday.

The second day of the summer carnival of the South Australian Wheelmen was successful yesterday on the Jubilee Exhibition Oval.

As an excellent attendance despite the match, the takings being something over the racing on the whole was good. The handicap events were won by local men. The international scratch race was won by Lewis by a few inches from Lewis. The best Lewis for a place in the final of the half mile best-class handicap. Lewis was out of form. During the day McDonnell and Lewis is unopposed for 5, 10, and 25 £30, starting on opposite sides of the track. It is likely that Lewis will accept. The race will take place on the Jubilee Exhibition Oval as the results were.

—Handell, scratch; Davies, scratch; Loader, 30 ykls, 10 yards; Tubbs, 15 yards; Pauson, 30 Cornmark, 50 yards. Won easily by Handell by with Loader second, and Lybke third. Time, 23 seconds.

—Horse Handicap.—The starters in the final were 1 scratch; Fry, scratch; James, scratch; Boone, 50 yds, scratch; O'Grady, scratch; Bollmeier, 50 yds, scratch; Spencer, 15 yards; Allen, 40 yards. Won by Irish Allen second, and Bone third. Time, 32 seconds.

—Horse Handicap, 1½ mile.—First heat: Kuehl, 30 yds, 90 yards, 2; Toms, 55 yards, 2; Bue- rers, 4. The other starters were: Reich, scratch; Moline, 115 yards; Taylor, 180. Kuehl won the field easily, and was the only horse to finish with a scratch horse.

The back men made a magnificent catch of the leaders in the first round, and then slowed till the ring of the bell was prominent, but the others were too good for them. A great race ensued, the second man being fastest. It was won by Lewis in 29 seconds. Time of a mile was done in 29 seconds. Time of 2 seconds. Final heat: Hampton, 1; Huesack, 2. In the second lap Kuhnle and Toms retired, and Huesack got a strong lead which the back men could not reduce. The race was won by Huesack, who was 60 yards ahead of the others.

There was a fine struggle for third place between Lewis by half a length, McDonnell being a yard. Time, 3 minutes 29 seconds.

Australian Mile Championship.—Gannon, 1; Baker, 2; Barker, 3. Barker, 190 yards, and Taylor had qualified for the final, in which he took up the pacing. Carter collided with Davies, fell. Taylor, Barker and Shearer came over and it looked like a terrible smash, but all escaped unhurt. Two ladies took to the grand stand and several boys on the nose. The crowd did not catch the blow too soon. After a routine finish on by a few inches from Baker. Time, 3 minutes 30 seconds.

Handicap, 3 miles.—Final heat: Baker, 145 yards; 135 yards; 130 yards; 120 yards; 110 yards; 100 yards; 90 yards; 80 yards; 70 yards; 60 yards; 50 yards; 40 yards; 30 yards; 20 yards; 10 yards; 0 yards.

Winkle, 40 yards; Toma, 70 yards; Sheavary, 66
roid Rickford, 100 yards; Kumanak, 156 yards;
50 yards; Lykke, 230 yards; O'Grady, 510
es, 510 yards; Bultmeier, 285 yards; Fry, 285
Kale won by a comfortable 50 yards.
Fry seventh. Time, 4 minutes 35 seconds.

International Scratch Race.—Waina, 1; Lewis,
ter, 3. Other starters: Ralph, M'Donnell, Bondi,
and Sampson. Colombo's machine went wrong
and he retired. At the ringing of the
he was hurriedly dismounted. Waina was
to with Lewis and M'Donnell close on
came with a great run. Ralph made a good
there was a great race home. Waina won by a
from Lewis, with Carpenter close up third,
fourth, Bondi fifth, Ralph sixth, and M'Donnell

the afternoon Kuhl's attempt to break Parsons' flying start half-mile Australian record, paced. His time was 56 1-3 seconds.

COOLAMON, Saturday.
The nominations have been received for this the Wheelmen's road race to take place at instant.

GOULBURN, Saturday.
The race to-day between Alderman Robert Kingsell was won by the latter. An amateur race took place, and resulted thus:—120 yards, 1; 8, S. Thoroughgood, 50, 2;

LIVERPOOL, Sunday.
Mrs. Newton, cyclista, passed through the
terday morning at 7 o'clock, on route for
s.

FAYBANKS COLLEGE.

the lecture, presented at the freezing dwell for a few minutes upon the value of a clear knowledge of how to help the injured. Twenty-one pupils received certificates.

Book prizes were then distributed, the highest being won by Bessie Balle and Edna, both of whom received prizes. After distribution of prizes came the kindergarten, the pupils made several presentations to the general teachers and an excellent program consisting of songs, duets, and recitations followed.

The Maybanks Glee Club, and the action scarf-drill of the younger members of the association, concluded the afternoon.

COOVERWILL ACADEMY.

Fortieth annual speech day in connection
Cooverwill Academy took place last week.
A large attendance of visitors at the
The Rev. Dr. Cameron presided. Amongst
present were Messrs. Flint (rector), J. T.
Revs. Father Lowe, W. Anson Smith,
finer, and Captain Bracey. In the
report, which was read, it was
at the language sections at the academy

received a fair amount of attention. Some of the in the upper division in English were especially good. Excellent results were shown in Latin, and the standard reached in Latin was creditable. Generally the work done in chemistry, arithmetic, and algebra was good. The teacher's report showed that there were 42 scholars on the roll, including 10 boarders having increased 90 per cent. from the previous report. The chairman declared that the progress was satisfactory in all respects, in which he referred to the satisfactory results of the reports submitted. A miscellaneous case of music was gone through, and the program terminated by the production of a play entitled "Little Tootie."

21-yearly meeting of the Stamford Wednesday-school Institute was held at the City Hall, Stamford, on Wednesday, a subject of education of officers resulted as the and irritation in H. Hicks; vice-president voice, and it over B.A., and W. W. Class voice. No house; treasurer, Mr. W. at the beginning, a dose sent, Mr. H. Ewing. Complete cure is certain.

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